

IN RE:
IVELISSE FELICIANO FIGUEROA

DEBTOR (S)

CASE NO. 13-02066-BKT
CHAPTER 13

TRUSTEE'S UNFAVORABLE REPORT ON PROPOSED PLAN CONFIRMATION UNDER §1325

TO THE HONORABLE COURT: NOW COMES, José R. Carrión, Chapter 13 Trustee, and very respectfully alleges and prays:

This is the Trustee's position regarding the request, under **11 U.S.C. §1325**, for the confirmation of a Chapter 13 Plan.

Debtor(s)' Income: **Above Median / 60 months commitment period.** Gen Unsecured Pool: **\$0.00**

The **LIQUIDATION VALUE** of the estate has been determined in **\$675.00 R2016 STM. \$3,000.00**

TOTAL ATTORNEYS FEES THRU PLAN: \$3,000.00 Fees paid: \$0.00 Fees Outstanding: \$3,000.00

With respect to the proposed (amended) Plan dated: **September 09, 2013** (Dkt 21). Plan Base: **8,904.00**

The proposed (amended) plan can not be confirmed because it has the following deficiencies:

- Fails Disposable Income Test [11 U.S.C. §1325(b)]

1-Debtor must submit maturity date of car loan. Car is in daughter's name, but Debtor uses it. If maturity date is within the life of the plan, monthly plan payments must increase.

- Debtor(s) has/have failed to comply with her/his/their duties as a Debtor(s), debtor(s) has/have failed to provide documents and/or information requested at the meeting of creditors, impairing the Trustee duties performance under the Code. [11 USC §521 &§1302(b)]

1- Debtor must submit employment certification stating the amount that she earned in each of the six months prior to filing bankruptcy. 2-Homestead Deed and minute of presentation, reviewed at 341 meeting, must be uploaded.

Due to the above described deficiencies in the proposed plan the Trustee Objects to the Confirmation of the same.

CERTIFICATE OF SERVICE: The Chapter 13 Trustee herewith certifies that a copy of this motion has been served via first class mail on the same date it is filed to: the DEBTOR(s), and to her/his/their attorney through CM-ECF notification system.

In San Juan, Puerto Rico this September 25, 2013.

/s/ Juliel Perez -Staff Attorney

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